Available brochures

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MULTI-TOPIC GUIDES

- Consumer Fraud Guide: For general public
- Get a Grip: For college students
- Know Your Rights: Current scams, life issues

SINGLE-TOPIC BROCHURES

CAR/HOME

- All About Autos: Car Repair, Lemon Law, Odometer Rollback, Used Cars
- Charitable Giving
- Door-to-Door Sales
- Home Repair Fraud
- Landlord-Tenant Law
- Lien Law
- Warranties

SOLICITATIONS/ SALES

- Buving Tips
- Contest Cons
- Magazine Sales
- Slamming & Cramming
- Telemarketing Fraud
- The Real Deal: Shows kids how to be smart shoppers
- Travel Scams
- Vacation Timeshares

INVESTMENT

- Bank Examiner & Pigeon Drop Schemes
- Business Offers
- Home Equity Loans
- Investment Scams
- Pyramid (get-richquick) Schemes

HEALTH

- Health & Fitness Clubs
- Hearing Aids
- Insurance Coverage:
 Detecting Fraud,
 Long-term Care
 Insurance, Medicare
 Supplemental
 Insurance Fraud
- Pre-Need Funeral Plans

LEGAL/BUSINESS

- Credit Repair Scams
- Crime Victims' Rights
- Gambling, Lotteries, Raffles
- Protecting Victims of Domestic Violence
- Rules for Advertising: State regulations
- The Court Process: How the criminal justice system works
- The Sunshine Law: State open meetings & records law

REMEDIAL ACTION

Consumers, Take Action

File a complaint or get information

To file a consumer complaint or get more information, visit the Attorney General's Web site or call the Consumer Protection Hotline.



Click: www.moago.org

Call: 1-800-392-8222



OFFICE OF ATTORNEY GENERAL

JEREMIAH W. (JAY) NIXON

P.O. BOX 899

JEFFERSON CITY, MO 65102

573-751-3321

www.moago.org



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Gambling, Lotteries, Raffles

Missouri's gambling laws are defined.

CONSUMER GUIDE

FROM ATTORNEY GENERAL JEREMIAH W. (JAY) NIXON

AMBLING, with only a few exceptions, is illegal in Missouri. Those exceptions are restricted and highly regulated.

There are many types of gambling. Promotions that award prizes may be called contests, sweepstakes, lotteries, raffles, drawings or games. It is important to know the law and to understand what elements make a promotion illegal.

Three elements make up an illegal promotion:

- **1 Prize** is any benefit, cash or property awarded to a winner.
- **2 Chance** means the winner is chosen by "luck" with little or no skill or ability involved.
- **3 Consideration** is the exchange of something of value for the opportunity to participate in the game.

LEGAL GAMES

State lottery

In 1984 Missouri voters passed a constitutional amendment giving the legislature authority to establish a state lottery. The legislature created the Missouri State Lottery Commission, under the Department of Revenue, and authorized the commission to set up the state lottery.

Licensed bingo

Under provisions of the bingo law (Chapter 313, RSMo), a bingo game may be operated by a nonprofit organization (such as a charitable organization or religious, service

An illegal promotion must have three elements: prize, chance (no skill required) and consideration (must give something of value).

or veterans group) or a fraternal organization that has maintained a membership of at least 20 for five years prior to applying for a bingo license.

There are several restrictions for bingo game operations. Among them:

- A member of a group cannot receive game proceeds or use any proceeds to pay game workers;
- All workers must be volunteers and members of the group for at least two years;
- The bingo license must be displayed during all games; and
- The group must renew its license yearly.

Raffles, sweepstakes

A raffle is a game in which a participant buys a ticket for a chance at a prize, with the winner determined by a random drawing to take place at a location and date printed on the ticket.

Raffles and sweepstakes are popular money-making efforts. Missouri law is clear, however, concerning which groups may legally sponsor these promotions.

In 1998 Missouri voters adopted a constitutional amendment allowing raffles and sweepstakes to be sponsored by groups recognized under federal law as charitable or religious.

● Games of skill, no-purchase-necessary games

Missourians may legally participate in games or contests of skill or chance where no consideration is required to be eligible for a prize.

Many fast-food restaurants offer nopurchase-necessary games in which consumers can obtain free tickets without a purchase.

Out-of-state games

Missouri residents may participate in contests or buy lottery tickets in other states if the tickets are not bought in Missouri.

ILLEGAL GAMES

Internet gambling

Don't be fooled by assurances from Internet gambling operators that it is legal to play online in Missouri. It is illegal for outof-state gambling operations to offer Internet gambling to Missouri residents.

International lotteries

Consumers often are lured by "lottery hustlers" by phone or mail to buy chances in high-stakes foreign lotteries. These lottery solicitations violate U.S. law. Most are scams, and many operators never buy the promised lottery tickets but keep the money for themselves. In addition, lottery hustlers may use victims' bank account numbers to make unauthorized withdrawals or use their credit-card numbers to run up additional charges.